

**Information to identify the case:**

Debtor 1 **Francesca Sansone**  
\_\_\_\_\_  
First Name Middle Name Last Name  
  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8770**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-17053-RG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Francesca Sansone  
aka Francesca Germinario-Sansone, aka  
Francesca Germanario

11/23/16

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francesca Sansone  
 Debtor

Case No. 16-17053-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db  
 516115935 +Francesca Sansone, 19 William Way, Long Valley, NJ 07853-3450  
 516115936 +Action Collection Agency, 16 Commerce Boulevard, Middleboro, MA 02346-1085  
 516115937 +Advocare Aygen Pediatric and Adult Care, 530 Main Street, Suite 4A, Chester, NJ 07930-2669  
 516115938 +Affiliated Dermatology, 182 South Street, Morristown, NJ 07960-5350  
 516115941 +Affinity Federal Credit Union, Attn. Peter J. Liska, LLC, 766 Shrewsbury Avenue,  
 Tinton Falls, NJ 07724-3001  
 516115942 +Art of Dance, 15 Seminary Avenue, Chester, NJ 07930-2675  
 516115942 +Bank of America Home Loans, Attn. Fein, Such, Kahn & Shepard, PC,  
 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609  
 516340828 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 516115948 Emergency Medical Services, Attn. B & B Collections, PO Box 2137,  
 Toms River, NJ 08754-2137  
 516115949 +Gregory Sansone, 19 William Way, Long Valley, NJ 07853-3450  
 516115952 +Lifeline Medical Associates, LLC, 99 Cherry Hill Road, Parsippany, NJ 07054-1102  
 516115953 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, 50 Barrack Street, PO Box 269,  
 Trenton, NJ 08695-0269)  
 516115954 +Travelers, 77 Hartland Street, PO Box 280410, East Hartford, CT 06128-0410  
 516115956 +World Financial Network, Portfolio Recovery Associates, 120 Corporate Boulevard,  
 Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 22:53:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 22:53:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 intp +E-mail/Text: BNC@magtrustee.com Nov 23 2016 22:54:33 Marie-Ann Greenberg,  
 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550  
 516115939 +E-mail/Text: bankruptcycare@affinityfcu.com Nov 23 2016 22:53:27  
 Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332  
 516345788 EDI: RESURGENT.COM Nov 23 2016 22:43:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516115943 +EDI: TSYS2.COM Nov 23 2016 22:38:00 Bloomingdales, 9111 Duke Blvd.,  
 Mason, OH 45040-8999  
 516324118 EDI: BL-BECKET.COM Nov 23 2016 22:38:00 Capital One NA, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516115944 +EDI: CCS.COM Nov 23 2016 22:43:00 Credit Collections Services, Two Wells Avenue,  
 Newton, MA 02459-3246  
 516115945 +E-mail/Text: kzoepfel@credit-control.com Nov 23 2016 22:53:46 Credit Control, LLC,  
 5757 Phanthom Drive, Hazelwood, MO 63042-2429  
 516115950 +EDI: IIC9.COM Nov 23 2016 22:43:00 IC Systems, Inc., PO Box 64378,  
 Saint Paul, MN 55164-0378  
 516115951 EDI: CBSKOHLS.COM Nov 23 2016 22:38:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 516115955 +E-mail/Text: collect@williamsalexander.com Nov 23 2016 22:53:33  
 Williams Alexander & Associates, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516115940\* +Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332  
 516115947\* +Credit Solutions Corporation, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313  
 516319651\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

516115946 ##+Credit Solutions Corporation, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Nov 23, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John A. Lipowski on behalf of Debtor Francesca Sansone jal1001@aol.com  
Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
TOTAL: 6